B1 (Official )	Form 1)(4/	10)												
United States Bankruptcy C District of Nevada					Cour	Court Voluntary Pe				y Petition				
Name of De Ford, Da		ividual, ente	er Last, First,	Middle):				Name of Joint Debtor (Spouse) (Last, First, Middle): Ford, Patricia						
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):					All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):									
XXX-XX-4 Street Addre	4149 ess of Debto oper Cre	r (No. and S	vidual-Taxpa Street, City, a				Stre 29 H	xx-xx-80	ate all) 64 of Joi oer C	int Debtor Creek Di	(No. and	nal-Taxpayer  I Street, City,	, ,	No/Complete EIN
					Г	ZIP Cod 89074	le							ZIP Code <b>89074</b>
County of R Clark	Residence or	of the Princ	cipal Place of	Business				nty of Resi <b>lark</b>	dence	or of the	Principa	l Place of Bus	siness:	
Mailing Add	dress of Deb	otor (if diffe	rent from stre	eet addres	ss):		Mai	ling Addres	ss of J	Joint Debt	or (if dif	ferent from st	reet address	):
						ZIP Cod	le							ZIP Code
Location of (if different			siness Debtor ve):											
	• •	Debtor				of Busines	SS			-		ruptcy Code		nich
See Exhi  Corporat  Partnersl  Other (If	(Check of all (includes ibit D on page tion (include	ge 2 of this es LLC and one of the al	form. LLP) bove entities,	Sing in I Rail Stoc	Ith Care Bugle Asset Real U.S.C. § I road ekbroker amodity Broaring Banker	eal Estate (101 (51B)  bker  mpt Entity, if applicate exempt on the University (100 to 100 to	<b>ty</b> ble) rganization ted States	defir	pter 9 pter 1 pter 1 pter 1 pter 1	1 1 2	Na (Consumer do 101(8) as dual prima	Chapter 15 of a Foreign ture of Debts (heck one box) ebts, sarily for	Petition for a Main Proce Petition for a Nonmain F	eeding Recognition
	Fil	ling Fee (C	heck one box				k one box:			Chap	ter 11 D	ebtors		
Filing Fee attach sign debtor is a Form 3A.	ned application unable to pay  . e waiver reque	n installments on for the cou fee except in	(applicable to urt's considerati i installments. I able to chapter urt's considerati	on certifyi Rule 1006( 7 individua	ng that the (b). See Officals only). Mu	ial Chec	Debtor is n k if: Debtor's ag are less tha k all applica A plan is b Acceptance	ot a small buggregate non n \$2,343,300 ble boxes: eing filed wi	contin (amo	gent liquida bunt subject petition. solicited pr	lefined in ated debts to adjustr		1(51D).  ots owed to ins  B and every th	siders or affiliates) tree years thereafter). creditors,
☐ Debtor e	estimates that estimates that	t funds will t, after any	ation ** be available exempt prop for distributi	for distri erty is ex	cluded and	nsecured c administra	ereditors.	ses paid,			Т	THIS SPACE IS	FOR COUR	Γ USE ONLY
Estimated N  1- 49	Tumber of Cr 50- 99	reditors  100- 199	200-	□ 1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000		VER 0,000				
Estimated A  So to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,00 to \$100 million	1 \$100,000,0 to \$500 million	01 \$500,000,0 to \$1 billio		ore than billion				
Estimated Li	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,00 to \$100 million	1 \$100,000,0 to \$500 million	01 \$500,000,0 to \$1 billio						

Case 10-26422-lbr Doc 1 Entered 08/30/10 13:24:32 Page 2 of 57

8/30/10 1:22PM

B1 (Official Form 1)(4/10) Page 2 Name of Debtor(s): Voluntary Petition Ford, Daniel (This page must be completed and filed in every case) Ford, Patricia All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition.  $\mathbf{X}$  /s/ David Krieger, Esq. August 30, 2010 Signature of Attorney for Debtor(s) (Date) David Krieger, Esq. Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

B1 (Official Form 1)(4/10) Page 3

## **Voluntary Petition**

(This page must be completed and filed in every case)

#### Signatures

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### X /s/ Daniel Ford

Signature of Debtor Daniel Ford

#### X /s/ Patricia Ford

Signature of Joint Debtor Patricia Ford

Telephone Number (If not represented by attorney)

#### August 30, 2010

Date

#### Signature of Attorney\*

#### X /s/ David Krieger, Esq.

Signature of Attorney for Debtor(s)

#### David Krieger, Esq. 9086

Printed Name of Attorney for Debtor(s)

#### **HAINES & KRIEGER, LLC**

Firm Name

1020 Garces Ave. Suite 100 Las Vegas, NV 89101

Address

## Email: info@hainesandkrieger.com

(702) 880-5554 Fax: (702) 385-5518

Telephone Number

## August 30, 2010

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### **Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of a Foreign Representative

8/30/10 1:22PM

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Ford, Daniel Ford, Patricia

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

X

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

B 1D (Official Form 1, Exhibit D) (12/09)

# United States Bankruptcy Court District of Nevada

In re	Daniel Ford Patricia Ford		Case No.	
		Debtor(s)	Chapter	13

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.

Page 2

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable	le
statement.] [Must be accompanied by a motion for determination by the court.]	
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness	s or
mental deficiency so as to be incapable of realizing and making rational decisions with respec	t to
financial responsibilities.);	
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of	being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telep	hone, or
through the Internet.);	
☐ Active military duty in a military combat zone.	
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit courrequirement of 11 U.S.C. § 109(h) does not apply in this district.	iseling
I certify under penalty of perjury that the information provided above is true and correct	et.
Signature of Debtor: /s/ Daniel Ford	
Daniel Ford	
Date: August 30, 2010	

B 1D (Official Form 1, Exhibit D) (12/09)

# United States Bankruptcy Court District of Nevada

In re	Daniel Ford Patricia Ford		Case No.	
		Debtor(s)	Chapter	13

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.

Page 2

8/30/10 1:22PM

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

# UNITED STATES BANKRUPTCY COURT DISTRICT OF NEVADA

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Form B 201A, Notice to Consumer Debtor(s)

Page 2

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

Case 10-26422-lbr Doc 1 Entered 08/30/10 13:24:32 Page 10 of 57

8/30/10 1:22PM

B 201B (Form 201B) (12/09)

# **United States Bankruptcy Court District of Nevada**

In re	Daniel Ford Patricia Ford	Case No	·	
		Debtor(s) Chapter	13	_
		CERTIFICATION OF NOTICE TO CONSUMER DEBTO	OR(S)	

# CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

#### **Certification of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Daniel Ford Patricia Ford	X	/s/ Daniel Ford	August 30, 2010
Printed Name(s) of Debtor(s)		Signature of Debtor	Date
Case No. (if known)	X	/s/ Patricia Ford	August 30, 2010
		Signature of Joint Debtor (if any)	Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

B6 Summary (Official Form 6 - Summary) (12/07)

# **United States Bankruptcy Court**District of Nevada

In re	Daniel Ford,		Case No.		
	Patricia Ford				
_		Debtors	Chapter	13	

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	666,560.00		
B - Personal Property	Yes	4	108,870.82		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		592,037.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	10		65,710.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			9,009.22
J - Current Expenditures of Individual Debtor(s)	Yes	2			7,349.91
Total Number of Sheets of ALL Schedu	ıles	25			
	Т	otal Assets	775,430.82		
			Total Liabilities	657,747.00	

Form 6 - Statistical Summary (12/07)

## **United States Bankruptcy Court** District of Nevada

In re	Daniel Ford,		Case No.	
	Patricia Ford			
		Debtors	Chapter	13

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

#### State the following:

Average Income (from Schedule I, Line 16)	9,009.22
Average Expenses (from Schedule J, Line 18)	7,349.91
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	12,627.54

#### State the following:

		_
Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		24,477.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		65,710.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		90,187.00

0/30/10	1.2251

In re	Daniel Ford,	Case No.
	Patricia Ford	

Debtors

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Rental Property 2865 Cordillera Dr. Henderson, NV 89074 To be surrendered		J	321,560.00	321,560.00
Single Family Home 2940 Cooper Creek Dr. Henderson, NV 89074 Second to be avoided		J	239,000.00	256,915.00
Timeshare through Welk Resort		J	6,000.00	0.00
Farm Land 200 acres Valued at \$500 per acre		J	100,000.00	0.00

Sub-Total > **666,560.00** (Total of this page)

Total > **666,560.00** 

**0** continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

8/30/10 1:22PM

		a
In re	Daniel Ford,	Case No
	Patricia Ford	

Debtors

#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	х		
2.	accounts, certificates of deposit, or	Nevada State Bank Checking Account ends in 2968	J	100.00
	shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Nevada Federal Credit Union Checking & Savings Account ends in 3784	J	100.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Household Goods	J	2,500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Art	J	5,000.00
6.	Wearing apparel.	Wearing Apparel	J	750.00
7.	Furs and jewelry.	Jewelry	J	2,000.00
8.	Firearms and sports, photographic,	Handgun	J	100.00
	and other hobby equipment.	Handgun	J	400.00
		Handgun	J	400.00
		2 sets of Golf Clubs	J	400.00
9.		Whole Life Insurance with State Farm	J	3,227.82
	Name insurance company of each policy and itemize surrender or refund value of each.	Whole Life Insurance with State Farm No cash value due to loans against the balance	J	0.00

| Sub-Total > | 14,977.82 | | (Total of this page)

<sup>3</sup> continuation sheets attached to the Schedule of Personal Property

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Daniel Ford,	C
	Patricia Ford	

Debtors

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

(Continuation Sheet)		
N O N Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
Term Life Insurance with Guardian No cash value	J	0.00
Term Life Insurance with Guardian No cash value	J	0.00
Term Life Insurance with Texas Farm Bureau Insurance No cash value	J	0.00
Term Life Insurance with Federal Government No cash value	t J	0.00
x		
X		
401k With Hartford	J	85,893.00
X		
Partnership Golden Rod Seven 19651 FM530 Hallettsville, TX 77964 No cash value Receives money from thier portion of the fam land rents.	J ily's	0.00
x		
x		
x		
		1. 05.000.00
	Sub-Tot (Total of this page)	al > <b>85,893.00</b>
	Term Life Insurance with Guardian No cash value  Term Life Insurance with Guardian No cash value  Term Life Insurance with Texas Farm Bureau Insurance No cash value  Term Life Insurance with Federal Governmen No cash value  X  X  Partnership Golden Rod Seven 19651 FM530 Hallettsville, TX 77964 No cash value Receives money from thier portion of the familand rents.	Description and Location of Property  Nife, Joint, or Community  Term Life Insurance with Guardian No cash value  Term Life Insurance with Texas Farm Bureau Insurance No cash value  Term Life Insurance with Federal Government No cash value  Term Life Insurance with Federal Government No cash value  X  X  401k With Hartford  J  X  Partnership Golden Rod Seven 19651 FM530 Halletsville, TX 77964 No cash value Receives money from thier portion of the family's land rents.  X  X  Sub-Tot

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Daniel Ford,
	Patricia Ford

#### Debtors

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	2010 Ta	x Refund	J	0.00
	meraning and resultant corresponding	Earned	Income Tax Credit	J	0.00
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		nrysler Sebring c. 37k miles]	J	7,000.00
		1997 Ch [Approx	nrysler Sebring k. 155k miles]	J	1,000.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
			Т)	Sub-Total of this page)	al > <b>8,000.00</b>

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re	Daniel Ford,	Case No.
	Patricia Ford	

Debtors

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page)

Total > 108,870.82

...,..

0.00

Sheet <u>3</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

B6C (Official Form 6C) (4/10)

In re	Daniel Ford,	Case No.
	Patricia Ford	

Debtors

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)  ☐ 11 U.S.C. §522(b)(2)	☐ Check if debtor claims a homestead exemption that exceeds \$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafte with respect to cases commenced on or after the date of adjustment.)
11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Husband's Exemptions Real Property Single Family Home 2940 Cooper Creek Dr. Henderson, NV 89074 Second to be avoided	Nev. Rev. Stat. § 21.090(1)(m)	0.00	239,000.00
Checking, Savings, or Other Financial Accounts, C Nevada State Bank Checking Account ends in 2968	<u>Certificates of Deposit</u> Nev. Rev. Stat. § 21.090(1)(g) Nev. Rev. Stat. § 21.090(1)(z)	75% 25.00	100.00
Nevada Federal Credit Union Checking & Savings Account ends in 3784	Nev. Rev. Stat. § 21.090(1)(g) Nev. Rev. Stat. § 21.090(1)(z)	75% 25.00	100.00
Household Goods and Furnishings Household Goods	Nev. Rev. Stat. § 21.090(1)(b)	2,500.00	2,500.00
Wearing Apparel Wearing Apparel	Nev. Rev. Stat. § 21.090(1)(b)	750.00	750.00
Furs and Jewelry Jewelry	Nev. Rev. Stat. § 21.090(1)(a)	2,000.00	2,000.00
Firearms and Sports, Photographic and Other Hob Handgun	by Equipment Nev. Rev. Stat. § 21.090(1)(z)	100.00	100.00
Handgun	Nev. Rev. Stat. § 21.090(1)(i)	400.00	400.00
2 sets of Golf Clubs	Nev. Rev. Stat. § 21.090(1)(z)	400.00	400.00
Interests in IRA, ERISA, Keogh, or Other Pension of 401k With Hartford	or Profit Sharing Plans Nev. Rev. Stat. § 21.090(1)(r)	85,893.00	85,893.00
Other Liquidated Debts Owing Debtor Including Ta Earned Income Tax Credit	<u>x Refund</u> Nev. Rev. Stat. § 21.090(1)(aa)	0.00	0.00
Automobiles, Trucks, Trailers, and Other Vehicles 2006 Chrysler Sebring [Approx. 37k miles]	Nev. Rev. Stat. § 21.090(1)(f)	0.00	7,000.00

Total: 92,243.00 338,243.00

B6C (Official Form 6C) (4/10) -- Cont.

In re	Daniel Ford,	Case No.
	Patricia Ford	

Debtors

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption	
Wife's Exemptions Books, Pictures and Other Art Objects; Co	ollectibles Nev. Rev. Stat. § 21.090(1)(a)	5,000.00	5,000.00	
Firearms and Sports, Photographic and O Handgun	ther Hobby Equipment Nev. Rev. Stat. § 21.090(1)(i)	400.00	400.00	
Automobiles, Trucks, Trailers, and Other \ 1997 Chrysler Sebring [Approx. 155k miles]	Vehicles Nev. Rev. Stat. § 21.090(1)(f)	1,000.00	1,000.00	

Total: 6,400.00 6,400.00

B6D (Official Form 6D) (12/07)

In re	Daniel Ford,	Case No.
	Patricia Ford	

Debtors

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	A H	DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	LLQULD	S P U T E	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxxx5939  American Home Mortgage Servicing P O Box 631730  Irving, TX 75063-1730		J	Opened 9/01/03 Last Active 6/30/10 First Mortgage Single Family Home 2940 Cooper Creek Dr. Henderson, NV 89074 Second to be avoided  Value \$ 239,000.00	_	A T E D		239,042.00	42.00
Account No. xxxxxxxx3460			Opened 12/01/03 Last Active 5/29/10					
Chase Po Box 901039 Fort Worth, TX 76101		J	Second Mortgage to be avoided Single Family Home 2940 Cooper Creek Dr. Henderson, NV 89074 Second to be avoided			x		
			Value \$ 239,000.00				17,873.00	17,873.00
Account No. xxxxxxxxx7046  Wells Fargo Hm Mortgag Po Box 10335 Des Moines, IA 50306		J	Opened 5/01/07 Last Active 12/30/09 First Mortgage Rental Property 2865 Cordillera Dr. Henderson, NV 89074 To be surrendered					
			Value \$ 321,560.00			Ш	321,560.00	0.00
Account No. xxxxxxxxx7045  Wfs Financial/Wachovia Dealer Services Po Box 19657 Irvine, CA 92623		J	Opened 5/01/06 Last Active 5/28/10  Greater than 910  2006 Chrysler Sebring [Approx. 37k miles]					
			Value \$ 7,000.00				13,562.00	6,562.00
continuation sheets attached			(Total of	Subt		·	592,037.00	24,477.00
			(Report on Summary of S	_	ota lule	~ I	592,037.00	24,477.00

B6E (Official Form 6E) (4/10)

•		
In re	Daniel Ford,	Case No
	Patricia Ford	
_		Debtors

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.  Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitle priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report total also on the Statistical Summary of Certain Liabilities and Related Data.	al led t
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.	
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)	
☐ Domestic support obligations	
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible re of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).	elativ
☐ Extensions of credit in an involuntary case	
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment trustee or the order for relief. 11 U.S.C. § 507(a)(3).	t of
☐ Wages, salaries, and commissions	
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whicheve occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).	
☐ Contributions to employee benefit plans	
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of bus whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).	sines
☐ Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).	
☐ Deposits by individuals	
Claims of individuals up to $2,600$ for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. $507(a)(7)$ .	:
■ Taxes and certain other debts owed to governmental units	
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).	
☐ Commitments to maintain the capital of an insured depository institution	
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Fee Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).	dera
☐ Claims for death or personal injury while debtor was intoxicated	
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).	

continuation sheets attached

<sup>\*</sup> Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (4/10) - Cont.

In re	Daniel Ford,		Case No.	
	Patricia Ford			
•		Debtors	-,	

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY Husband, Wife, Joint, or Community CODEBTOR CONTINGENT UZLIQUIDATED AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, S P U T E D AND MAILING ADDRESS Н **AMOUNT** DATE CLAIM WAS INCURRED INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY C AND ACCOUNT NUMBER (See instructions.) Account No. **IRS** 0.00 PO Box 21126 Insolvency Philadelphia, PA 19114-0326 0.00 0.00 Account No. Account No. Account No. Account No. Subtotal 0.00 Sheet <u>1</u> of <u>1</u> continuation sheets attached to (Total of this page) Schedule of Creditors Holding Unsecured Priority Claims 0.00 0.00 Total 0.00 (Report on Summary of Schedules) 0.00 0.00

Case 10-26422-lbr Doc 1 Entered 08/30/10 13:24:32 Page 23 of 57

B6F (Official Form 6F) (12/07)

In re	Daniel Ford, Patricia Ford	Case No
-		Debtors ,

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CDEDITOD'S NAME	С	Нп	sband, Wife, Joint, or Community	Ic	Τυ	Ь	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIS SUBJECT TO SETOFF, SO STATE.	IM IN GE	N L L Q U L D A	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxx2152			Opened 9/24/03 Last Active 1/16/09	T	Ė		
AMC Mortgage Services PO Box 11000 Santa Ana, CA 92711		J			D		0.00
Account No. xxxxxxxxxx4603			Opened 3/01/90 Last Active 7/02/10				
American Express c/o Becket and Lee LLP Po Box 3001 Malvern, PA 19355		н	CreditCard			x	2,165.00
Account No. xxxxxxxxxxxx0613  American Express c/o Becket and Lee LLP Po Box 3001		J	Opened 7/23/90 Last Active 6/01/10 CreditCard			x	
Malvern, PA 19355							1,789.00
Account No. xxxxxxxxxxxxxx8452  American Express c/o Becket and Lee LLP Po Box 3001 Malvern, PA 19355		J	Opened 11/01/93 Last Active 1/01/04 CreditCard				
							0.00
<b>9</b> continuation sheets attached			(То	Sub tal of this			3,954.00

B6F (Official Form 6F) (12/07) - Cont.

In re	Daniel Ford,	Case No.
	Patricia Ford	

CREDITOR'S NAME,	S	Hu	usband, Wife, Joint, or Community	6	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONT - NGENT	ľ	U T E	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxxxxx452			Opened 11/01/93 Last Active 12/01/03	Ť	A T E D		
American Express c/o Becket and Lee LLP Po Box 3001 Malvern, PA 19355		J	CreditCard		D		0.00
Account No. xxxxxxxxxxxxx0613			Opened 7/01/99 Last Active 3/16/10				
Amex c/o Beckett & Lee Po Box 3001 Malvern, PA 19355		J	CreditCard			x	
							1,823.00
Account No. 1423			Opened 7/01/81 Last Active 7/15/10 CreditCard				
Bank Of America Attn: Bankruptcy NC4-105-03-14 Po Box 26012 Greensboro, NC 27410		J				x	
							10,965.00
Account No. xxxxxxxx1565			Opened 4/01/00 Last Active 3/10/04 Secured				
Bank One/Chase 8333 Ridgepoint Dr Irving, TX 75063		н					
							0.00
Account No. xxxxxxxx1069  Chase 201 N. Walnut St//De1-1027 Wilmington, DE 19801		J	Opened 12/01/05 Last Active 7/01/10 CreditCard			x	
							1,379.00
Sheet no. <u>1</u> of <u>9</u> sheets attached to Schedule of	_	1		Sub	tota	ıl	44407.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	14,167.00

 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Daniel Ford,	Case N	0
	Patricia Ford		

-	_						
CREDITOR'S NAME,	C	Ηι	sband, Wife, Joint, or Community	CO	U	D I	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J C H W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGENT	L Q	Ţ	AMOUNT OF CLAIM
Account No. xxxxxxxx1711			Opened 11/01/04 Last Active 10/26/07	Т	E		
Chase 201 N. Walnut St//De1-1027 Wilmington, DE 19801		J	CreditCard		D		0.00
Account No. xxxxxx9404			Opened 4/01/92 Last Active 10/01/03				
Chase Manhattan Mtge Po Box 24696 Columbus, OH 43224		J	VeteransAdministrationRealEstateMortgage				0.00
Account No. xxxxxxxx0621	$\vdash$	$\vdash$	Opened 7/01/97 Last Active 6/28/10	+	╁		
Chase-pier1 Attn: Recovery Po Box 15298 Wilmington, DE 19850		J	CreditCard				1,733.00
Account No. xx8002	Г		Opened 10/25/78 Last Active 2/15/08				
Chevron / Texaco Citibank Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		J	CreditCard				0.00
Aggust No. www.www.ww.0204	$\vdash$	L	Opened 5/04/05 Lest Active 7/02/49	_	$\vdash$		0.00
Account No. xxxxxxxxxxxxxx8301  Childrens Place Attn.: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		J	Opened 5/01/05 Last Active 7/02/10 ChargeAccount				873.00
Sheet no. <b>2</b> of <b>9</b> sheets attached to Schedule of				Sub			2,606.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	e)	2,000.00

B6F (Official Form 6F) (12/07) - Cont.

In re	Daniel Ford,	Case No	
	Patricia Ford		

# Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	c	Hu	sband, Wife, Joint, or Community	CO	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	DZH L ZGEZH	UNLIQUIDAT	SPUTED	
Account No. xxx0778			Opened 9/01/99 Last Active 8/01/02	T	E		
Chrysler Credit Po Box 8065 Royal Oak, MI 48068		Н	Lease		D		0.00
Account No. xxxxxx3399			Opened 3/01/04 Last Active 3/25/08				
Chrysler Financial 27777 Franklin Rd Southfield, MI 48034		J	Automobile				0.00
Account No. xxxxxx9423	Ͱ		Opened 6/01/02 Last Active 6/30/06	+	$\vdash$	_	
Chrysler Financial 27777 Franklin Road Southfield, MI 48034		J	openiou die not 2 Luci riculto diecolos				0.00
Account No. xxxxx0018			Opened 1/01/92 Last Active 5/21/10				
Citgo Oil / Citibank Attn: Centralized Bankruptcy Po Box 20432 Kansas City, MO 64195		н	CreditCard				0.00
Account No. xxxxxxxx9447			Opened 11/01/99 Last Active 12/01/04				
Citibank Sd, Na Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		J	CreditCard				0.00
Sheet no. <b>3</b> of <b>9</b> sheets attached to Schedule of	_	_		Subt	ota	.1	2.55
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his <sub>]</sub>	pag	ge)	0.00

 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Daniel Ford,	Case No.
	Patricia Ford	

# Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

-	_						
CREDITOR'S NAME,	CC	Hu	ssband, Wife, Joint, or Community	00	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		UNLIQUIDATE	SPUTE	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx8790	ı		Opened 6/01/91 Last Active 7/01/10	T	E		
Citibank Usa Attn.: Centralized Bankruptcy Po Box 20363 Kansas City, MO 64195		J	ChargeAccount		D	х	9,658.00
Account No. xxxxxxxx7399			Opened 9/01/07 Last Active 7/07/10				
Discover Fin Attention: Bankruptcy Department Po Box 3025 New Albany, OH 43054		J	CreditCard			x	7,902.00
Account No. xxxxxxxx2539	Г		Opened 3/01/06 Last Active 7/16/10				
Ge Capital Credit Card Attn: Bankruptcy Po Box 103104 Roswell, GA 30076		J	ChargeAccount			x	1,839.00
Account No. xxxxxxxx1845			Opened 6/07/82 Last Active 9/01/05				
GEMB / Mervyns Attention: Bankruptcy Po Box 103104 Roswell, GA 30076		J	ChargeAccount				0.00
Account No. xxxxxxxx5246	$\vdash$		Opened 10/01/78 Last Active 7/15/10				
Gemb/chevron Attention: Bankruptcy Po Box 103104 Roswell, GA 30076		J	ChargeAccount			x	2,914.00
Sheet no. 4 of 9 sheets attached to Schedule of				Subt			22,313.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	re)	I ==,= : = : <b>3</b>

In re Daniel Ford, Case No. Patricia Ford

## Debtors

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	ç	U	D	Į.	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	αυ_ D			AMOUNT OF CLAIM
Account No. xx2739		Π	Opened 7/01/73 Last Active 7/02/10 ChargeAccount	Т	A T E D		Γ	
Gemb/jcp Attention: Bankruptcy Po Box 103104 Roswell, GA 30076		н	ChargeAccount			х	[	5,170.00
Account No. xxxxxx1210	1	T	Opened 10/20/98 Last Active 1/01/05		Г	T	Ť	
Hfc - Usa Po Box 3425 Buffalo, NY 14240		J	CheckCreditOrLineOfCredit					0.00
Account No. xxxxxxxxx2795	T	$\vdash$	Opened 3/01/97 Last Active 10/01/03			Г	T	
Homeq Attn: Bankruptcy Department 1100 Corporate Center Raleigh, NC 27607		J	RealEstateMortgageWithoutOtherCollateral					0.00
Account No. xxxxxxxx4724	t	$\vdash$	Opened 6/01/97 Last Active 10/01/03	H	Г	H	†	
Homeq Attn: Bankruptcy Department 1100 Corporate Center Raleigh, NC 27607		J	RealEstateMortgageWithoutOtherCollateral					0.00
Account No. xxxxxxxx0866	1		Opened 9/07/07 Last Active 10/11/07		Г	$\vdash$	†	
Hsbc Bank Po Box 5253 Carol Stream, IL 60197		J	CreditCard					0.00
Sheet no. <u>5</u> of <u>9</u> sheets attached to Schedule of				Subt			Ť	5,170.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his 1	pag	(e)	1	-,

B6F (Official Form 6F) (12/07) - Cont.

In re	Daniel Ford,	Case No.
	Patricia Ford	

CDEDITOD'S NAME	C	Hu	sband, Wife, Joint, or Community	C	U	Ţ	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	U	H	I S P U T E D	AMOUNT OF CLAIM
Account No. xxx9133			Opened 4/01/93 Last Active 9/01/02	٦	E		ſ	
Hsbc/qvc 90 Christiana Rd New Castle, DE 19720		J	ChargeAccount		D			0.00
Account No. xxx7883  Hsbc/rs 90 Christiana Rd New Castle, DE 19720		J	Opened 4/01/93 Last Active 9/06/02 ChargeAccount					0.00
Account No. xxxxxxxxxxx9684  Lasale Nt Bk Attn: Bankruptcy 5501 S Kedzie Ave Chicago, IL 60621		J	Opened 7/01/97 Last Active 12/01/02 Automobile					0.00
Account No. xxxxxxxx2136  Macys/fdsb Macy's Bankruptcy Po Box 8053 Mason, OH 45040		J	Opened 1/01/04 Last Active 6/13/10 ChargeAccount					871.00
Account No. xxxxxxxx2131  Macys/fdsb Macy's Bankruptcy Po Box 8053 Mason, OH 45040		J	Opened 11/01/09 Last Active 6/13/10 ChargeAccount					440.00
Sheet no. <b>6</b> of <b>9</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			- 1	1,311.00

In re	Daniel Ford,	Case No.
	Patricia Ford	

-							
CREDITOR'S NAME,	C	Ηι	ssband, Wife, Joint, or Community	CO	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J C H W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		UNLIQUIDATE	SPUTE	AMOUNT OF CLAIM
Account No. xxxxxxxxx7520			Opened 9/01/79 Last Active 10/04/06	]⊤	E		
Macys/fdsb Macy's Bankruptcy Po Box 8053 Mason, OH 45040		J	ChargeAccount		D		0.00
Account No. xxxxxxxx2120			Opened 6/01/80 Last Active 1/14/10				
Macys/fdsb Macy's Bankruptcy Po Box 8053 Mason, OH 45040		J	ChargeAccount				0.00
Account No. xxxxxxxxx7530	T		Opened 1/01/00 Last Active 3/25/02				
Macys/fdsb Macy's Bankruptcy Po Box 8053 Mason, OH 45040		J	ChargeAccount				0.00
Account No. xxxxxxxxx5527	t		Opened 4/01/05 Last Active 4/06/07				
National City Bank Po Box 5570 Locbr-Yb58-01-3 Bankruptcy Cleveland, OH 44101		J	ConventionalRealEstateMortgage				0.00
Account No. xxxxxxxxx6175	T	T	Opened 4/01/05 Last Active 4/04/07				
National City Bank Po Box 5570 Locbr-Yb58-01-3 Bankruptcy Cleveland, OH 44101		J	RealEstateMortgageWithoutOtherCollateral				0.00
Sheet no7 of _9 sheets attached to Schedule of				Subt			0.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his 1	pag	e)	] 3.30

 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Daniel Ford,	Case No.
	Patricia Ford	

CREDITOR'S NAME,	CO	Hu	usband, Wife, Joint, or Community	CO	Ü	D I	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	DEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONT I NGENT	UNLLQULDATED	Ī	AMOUNT OF CLAIM
Account No. xxx7241			Opened 10/01/91 Last Active 12/01/00	T	T E		
Nevada Fcu 2645 S Mojave Rd Las Vegas, NV 89121		Н	CheckCreditOrLineOfCredit		D		0.00
Account No. xxxxxxx8480			Opened 10/01/91 Last Active 6/15/10				
Nevada Federal Cred Un 2645 S Mojave Rd Las Vegas, NV 89121		Н	CheckCreditOrLineOfCredit				
							473.00
Account No. xxx2824			Opened 2/01/98 Last Active 10/03/03 ChargeAccount				
Sears/cbsd Po Box 6189 Sioux Falls, SD 57117		J					
							0.00
Account No. xxxx7559			Opened 9/01/75 Last Active 10/03/03				
Sears/cbsd Po Box 6189 Sioux Falls, SD 57117		J	ChargeAccount				0.00
Account No. xxxxxx9860	$\vdash$	$\vdash$	Opened 1/01/96 Last Active 9/01/01	+	⊣		
Spiegel Attn: Bankruptcy Po Box 9428 Hampton, VA 23670		J	ChargeAccount				0.00
Sheet no. <b>8</b> of <b>9</b> sheets attached to Schedule of				Subt	tota	1	470.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	473.00

8/30/10 1:22PM
----------------

In re	Daniel Ford,	Case No.
	Patricia Ford	

	_	_			_	_	1
CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	6	U N	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	DEBTOR	C J M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	NT - NG E NT	L Q U L D	SPUTED	AMOUNT OF CLAIM
Account No. xxxxxx1012			Opened 10/01/91 Last Active 2/08/05	Т	Ā T E		
Texaco / Citibank Attn.: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		J	CreditCard		D		0.00
Account No. xxxxxxxx1565	t		Opened 4/01/00 Last Active 7/01/02	t		t	
Valley National Financ/Chase 201 N Walnut St De1-1027 Wilmington, DE 19801		J				×	
							15,012.00
Account No. xxxxxxxxxxxxx8088  Victoria's Secret Po Box 182124 Columbus, OH 43218		J	Opened 5/01/06 Last Active 7/17/10 ChargeAccount				
							704.00
Account No. x7738  Wfnnb/victorias Secret 220 W Schrock Rd Westerville, OH 43081		J	Opened 4/01/97 Last Active 11/17/97 ChargeAccount				
							0.00
Account No.							
Sheet no. <b>9</b> of <b>9</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		<u> </u>	(Total of t	Sub			15,716.00
			(Report on Summary of So		ota lule		65,710.00

B6G (Official Form 6G) (12/07)

In re	Daniel Ford,	Case No
	Patricia Ford	

Debtors

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 10-26422-lbr Doc 1 Entered 08/30/10 13:24:32 Page 34 of 57

B6H (Official Form 6H) (12/07)

In re	Daniel Ford,	Case No.
	Patricia Ford	

Debtors

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

B6I (Official Form 6I) (12/07)

In re	Daniel Ford Patricia Ford		Case No.	
		Debtor(s)		

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDE	ENTS OF DEBTOR AND	O SPOUSE		
Married	RELATIONSHIP(S): None.	AGE(	(S):		
Employment:	DEBTOR		SPOUSE		
Occupation	Senior Crime Scene Analyst	Retired	51 0 0 5 1		
Name of Employer	Las Vegas Metro Police Dept	Retired			
How long employed	19 years				
Address of Employer	3141 Sunrise Ave Las Vegas, NV 89101				
INCOME: (Estimate of average	or projected monthly income at time case filed)		DEBTOR		SPOUSE
1. Monthly gross wages, salary, a	and commissions (Prorate if not paid monthly)		\$ <b>8,233.92</b>	\$	0.00
2. Estimate monthly overtime		9	\$ 0.00	\$	0.00
3. SUBTOTAL		9	8,233.92	\$	0.00
4. LESS PAYROLL DEDUCTION	ONS				
<ul> <li>a. Payroll taxes and social s</li> </ul>	security	9	\$1,809.00	\$	0.00
b. Insurance		9	\$ 218.75	\$	0.00
c. Union dues			57.72	\$	0.00
d. Other (Specify): 4	01k		\$ 767.35	\$	0.00
			\$	\$ <u> </u>	0.00
5. SUBTOTAL OF PAYROLL I	DEDUCTIONS	9	\$ 2,852.82	\$	0.00
6. TOTAL NET MONTHLY TA	KE HOME PAY	Q	5,381.10	\$	0.00
	n of business or profession or farm (Attach detailed	d statement)	\$ 0.00	\$	104.35
8. Income from real property		9	\$	\$	0.00
<ol><li>Interest and dividends</li></ol>		9	\$ 0.00	\$	0.00
dependents listed above	oport payments payable to the debtor for the debtor .		\$	\$	0.00
11. Social security or government (Specify):	at assistance	(	\$ 0.00	\$	0.00
(Specify).			\$ 0.00 \$	\$ <u></u>	0.00
12. Pension or retirement income			\$ <u>0.00</u> \$ 1,874.10	\$ —	1,545.32
13. Other monthly income	,	,	1,074.10	Ψ	1,343.32
(Specify): Royalties		•	\$ 0.00	\$	104.35
(opechy):			0.00	\$	0.00
14. SUBTOTAL OF LINES 7 TI	HROUGH 13	5	\$ 1,874.10	\$	1,754.02
15. AVERAGE MONTHLY INC	COME (Add amounts shown on lines 6 and 14)	5	\$ 7,255.20	\$	1,754.02
16. COMBINED AVERAGE M	ONTHLY INCOME: (Combine column totals fron	n line 15)	\$	9,009	.22

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

B6J (Official Form 6J) (12/07)

In re	Daniel Ford Patricia Ford		Case No.	
		Debtor(s)		

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete expenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	2,082.00
a. Are real estate taxes included? Yes X No	· <del></del>	•
b. Is property insurance included? Yes X No		
2. Utilities: a. Electricity and heating fuel	\$	456.00
b. Water and sewer	\$	150.00
c. Telephone	\$	0.00
d. Other See Detailed Expense Attachment	\$	368.00
3. Home maintenance (repairs and upkeep)	\$ <del></del>	295.00
4. Food	\$ <del></del>	995.00
5. Clothing	\$ <del></del>	295.00
6. Laundry and dry cleaning	\$ <del></del>	185.00
7. Medical and dental expenses	\$	240.00
8. Transportation (not including car payments)	\$	575.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	285.00
10. Charitable contributions	\$	140.00
11. Insurance (not deducted from wages or included in home mortgage payments)	Ψ	. 10.00
a. Homeowner's or renter's	\$	0.00
b. Life	\$ <del></del>	396.00
c. Health	\$	110.50
d. Auto	\$ <del></del>	147.25
e. Other Personal Liability	ф ———	47.16
12. Taxes (not deducted from wages or included in home mortgage payments)	Ψ	77.10
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the	Φ	0.00
plan)	¢	583.00
a. Auto	\$	
b. Other	<b>3</b>	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$	7,349.91
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year		
following the filing of this document:		
	_	
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	9,009.22
b. Average monthly expenses from Line 18 above	\$	7,349.91
c. Monthly net income (a. minus b.)	\$	1,659.31

Case 10-26422-lbr Doc 1 Entered 08/30/10 13:24:32 Page 37 of 57

B6J (Official Form 6J) (12/07)

8/30/10 1:22PM

In re	Daniel Ford Patricia Ford		Case No.	
		Debtor(s)		

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

### **Detailed Expense Attachment**

### **Other Utility Expenditures:**

Cable	\$	150.00
Cell Phone	\$	160.00
Internet	<del></del> \$	40.00
Trash	\$	18.00
Total Other Utility Expenditures	\$	368.00

B6 Declaration (Official Form 6 - Declaration). (12/07)

# **United States Bankruptcy Court**District of Nevada

In re	Daniel Ford Patricia Ford		Case No.	
		Debtor(s)	Chapter	13

#### DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of sheets, and that they are true and correct to the best of my knowledge, information, and belief.			
Date	August 30, 2010	Signature	/s/ Daniel Ford Daniel Ford Debtor	
Date	August 30, 2010	Signature	/s/ Patricia Ford Patricia Ford Joint Debtor	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

8/30/10 1:22PM

B7 (Official Form 7) (04/10)

## United States Bankruptcy Court District of Nevada

In re	Daniel Ford Patricia Ford		Case No.	
		Debtor(s)	Chapter	13

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$49,339.00 2010 YTD: Employment Income

\$100,529.00 2009: Employment Income \$93,823.00 2008: Employment Income

#### 2. Income other than from employment or operation of business

None П

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT** SOURCE

\$34,320.00 2010 YTD: Pension Income

\$612.00 2010 YTD: Royalties \$47,584.00 2009: Pension Income

\$942.00 2009: Royalties

\$-3,750.00 2008: Timeshare Loss

\$3,478.00 2008: Royalties

\$44,932.00 2008: Pension Income

#### 3. Payments to creditors

#### None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF **PAYMENTS** 

AMOUNT PAID

AMOUNT STILL **OWING** 

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> **AMOUNT** DATES OF PAYMENTS/ VALUE OF **TRANSFERS TRANSFERS**

AMOUNT STILL OWING

NAME AND ADDRESS OF CREDITOR

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

PAID OR

AMOUNT STILL OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**CAPTION OF SUIT** AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

<sup>\*</sup> Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

#### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Haines & Krieger 1020 Garces Avenue Suite 100 Las Vegas, NV 89101 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 08/2010 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$1,200.00

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION Boulder Dam Credit Union PO Box 61530 Cincinnati. OH 45250 TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE Checking and Savings, Account ends in 5055,

AMOUNT AND DATE OF SALE OR CLOSING

\$0.00 07/2010

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

**NAME** 

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

**ENVIRONMENTAL** LAW

NOTICE

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous None

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

GOVERNMENTAL UNIT

NOTICE

LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF **GOVERNMENTAL UNIT** 

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN

NAME (ITIN)/ COM Golden Rod Seven 88-0446705

Golden Rod Seven Partnership NATURE OF BUSINESS

Holding partnership. Used to collect money they receive from land rents and pay the bills for the land rents.

BEGINNING AND ENDING DATES

1999 - Present

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

**ADDRESS** 

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS
Patrick Ford

DATES SERVICES RENDERED Books in debtor's possession

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

DATE OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

None П

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

Debra Schlag

Partner

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

50%

22. Former partners, officers, directors and shareholders

None

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT. RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	August 30, 2010	Signature	/s/ Daniel Ford	
		_	Daniel Ford	
			Debtor	
Date	August 30, 2010	Signature	/s/ Patricia Ford	
		_	Patricia Ford	
			Joint Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

# **United States Bankruptcy Court District of Nevada**

In re	Daniel Ford Patricia Ford		Case No.		
	- autola i ora	Debtor(s)	Chapter	13	
	DISCLOSURE OF COM	PENSATION OF ATTO	RNEY FOR D	EBTOR(S)	
C	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy compensation paid to me within one year before the be rendered on behalf of the debtor(s) in contemplation	e filing of the petition in bankruptc	y, or agreed to be pa	id to me, for services rendered or to	
	For legal services, I have agreed to accept			6,073.00	
	Prior to the filing of this statement I have receive	ved	\$	1,200.00	
				4,873.00	
2.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4.	■ I have not agreed to share the above-disclosed co	ompensation with any other person	unless they are men	nbers and associates of my law firm.	
ĺ	☐ I have agreed to share the above-disclosed comp copy of the agreement, together with a list of the				
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:				
t c	<ul> <li>a. Analysis of the debtor's financial situation, and reb.</li> <li>b. Preparation and filing of any petition, schedules,</li> <li>c. Representation of the debtor at the meeting of cred.</li> <li>d. Representation of the debtor in adversary proceede.</li> <li>e. [Other provisions as needed]</li> </ul>	statement of affairs and plan which editors and confirmation hearing, a	h may be required; nd any adjourned he		
6. I	By agreement with the debtor(s), the above-disclosed	d fee does not include the following	g service:		
		CERTIFICATION			
	I certify that the foregoing is a complete statement of bankruptcy proceeding.	f any agreement or arrangement for	payment to me for r	epresentation of the debtor(s) in	
Dated	d: <b>August 30, 2010</b>	/s/ David Krieger	, Esq.		
		David Krieger, E HAINES & KRIEG			
		1020 Garces Ave			
		Suite 100			
		Las Vegas, NV 89	9101 Fax: (702) 385-551	Ω	
		(702) 660-5554 info@hainesand		U	

# **United States Bankruptcy Court District of Nevada**

Daniel Ford in re Patricia Ford		Case No.
	Debtor(s)	Chapter 13
	that the attached list of creditors is true and	
ate: August 30, 2010	/s/ Daniel Ford	
	Daniel Ford	
	Signature of Debtor	
ate: August 30, 2010	/s/ Patricia Ford	
	Patricia Ford	

Signature of Debtor

Daniel Ford Patricia Ford 2940 Cooper Creek Dr. Henderson, NV 89074

David Krieger, Esq. HAINES & KRIEGER, LLC 1020 Garces Ave. Suite 100 Las Vegas, NV 89101

AMC Mortgage Services Acct No xxxxxxxx2152 PO Box 11000 Santa Ana, CA 92711

American Express Acct No xxxxxxxxxx4603 c/o Becket and Lee LLP Po Box 3001 Malvern, PA 19355

American Express Acct No xxxxxxxxxxx0613 c/o Becket and Lee LLP Po Box 3001 Malvern, PA 19355

American Express Acct No xxxxxxxxxxxxx8452 c/o Becket and Lee LLP Po Box 3001 Malvern, PA 19355

American Express Acct No xxxxxxxxxxxxx8452 c/o Becket and Lee LLP Po Box 3001 Malvern, PA 19355

American Express
Acct No xxxxxxxxxx4603
P.o. Box 981537
El Paso, TX 79998

American Express Acct No xxxxxxxxxxx0613 P.o. Box 981537 El Paso, TX 79998

American Express Acct No xxxxxxxxxxxxx8452 P.o. Box 981537 El Paso, TX 79998 American Express
Acct No xxxxxxxxxxxxx8452
P.o. Box 981537
El Paso, TX 79998

American Home Mortgage Servicing Acct No xxxxxxxxx5939 P O Box 631730 Irving, TX 75063-1730

American Home Mtg Srv Acct No xxxxxxxxx5939 10440 Little Patuxent Parkway Columbia, MD 21044

Amex Acct No xxxxxxxxxxx0613 c/o Beckett & Lee Po Box 3001 Malvern, PA 19355

Amex Acct No xxxxxxxxxxxx0613 Po Box 297871 Fort Lauderdale, FL 33329

Bank Of America Acct No 1423 Attn: Bankruptcy NC4-105-03-14 Po Box 26012 Greensboro, NC 27410

Bank Of America Acct No 1423 Po Box 15026 Wilmington, DE 19850

Bank One/Chase Acct No xxxxxxxx1565 8333 Ridgepoint Dr Irving, TX 75063

Bank One/Chase Acct No xxxxxxxx1565 Po Box 71 Phoenix, AZ 85001

Chase Acct No xxxxxxxx3460 Po Box 901039 Fort Worth, TX 76101 Chase Acct No xxxxxxxx1069 201 N. Walnut St//Del-1027 Wilmington, DE 19801

Chase Acct No xxxxxxxx1711 201 N. Walnut St//De1-1027 Wilmington, DE 19801

Chase Manhattan Mtge Acct No xxxxxx9404 Po Box 24696 Columbus, OH 43224

Chase-pier1
Acct No xxxxxxxx0621
Attn: Recovery
Po Box 15298
Wilmington, DE 19850

Chase-pier1
Acct No xxxxxxxx0621
Po Box 15298
Wilmington, DE 19850

Chevron / Texaco Citibank Acct No xx8002 Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195

Chevron / Texaco Citibank Acct No xx8002 Pob 5010 Concord, CA 94524

Childrens Place
Acct No xxxxxxxxxxx8301
Attn.: Centralized Bankruptcy
Po Box 20507
Kansas City, MO 64195

Childrens Place Acct No xxxxxxxxxxxx8301 Po Box 6497 Sioux Falls, SD 57117

Chrysler Credit Acct No xxx0778 Po Box 8065 Royal Oak, MI 48068 Chrysler Credit Acct No xxx0778 Po Box 54200 Phoenix, AZ 85078

Chrysler Financial Acct No xxxxxx3399 27777 Franklin Rd Southfield, MI 48034

Chrysler FInancial Acct No xxxxxx9423 27777 Franklin Road Southfield, MI 48034

Citgo Oil / Citibank Acct No xxxxx0018 Attn: Centralized Bankruptcy Po Box 20432 Kansas City, MO 64195

Citgo Oil / Citibank Acct No xxxxx0018 Po Box 6497 Sioux Falls, SD 57117

Citibank Sd, Na
Acct No xxxxxxxx9447
Attn: Centralized Bankruptcy
Po Box 20507
Kansas City, MO 64195

Citibank Sd, Na Acct No xxxxxxxx9447 Po Box 6241 Sioux Falls, SD 57117

Citibank Usa Acct No xxxxxxxxxxxx8790 Attn.: Centralized Bankruptcy Po Box 20363 Kansas City, MO 64195

Citibank Usa Acct No xxxxxxxxxxx8790 Po Box 6497 Sioux Falls, SD 57117

Discover Fin
Acct No xxxxxxxx7399
Attention: Bankruptcy Department
Po Box 3025
New Albany, OH 43054

Discover Fin
Acct No xxxxxxxx7399
Po Box15316
Wilmington, DE 19850

Ge Capital Credit Card Acct No xxxxxxxx2539 Attn: Bankruptcy Po Box 103104 Roswell, GA 30076

Ge Capital Credit Card Acct No xxxxxxxx2539 Po Box 981439 El Paso, TX 79998

GEMB / Mervyns Acct No xxxxxxxx1845 Attention: Bankruptcy Po Box 103104 Roswell, GA 30076

GEMB / Mervyns Acct No xxxxxxxx1845 Po Box 981400 El Paso, TX 79998

Gemb/chevron Acct No xxxxxxxx5246 Attention: Bankruptcy Po Box 103104 Roswell, GA 30076

Gemb/chevron Acct No xxxxxxxx5246 4125 Windward Plz Alpharetta, GA 30005

Gemb/jcp Acct No xx2739 Attention: Bankruptcy Po Box 103104 Roswell, GA 30076

Gemb/jcp Acct No xx2739 Po Box 981402 El Paso, TX 79998

Hfc - Usa Acct No xxxxxx1210 Po Box 3425 Buffalo, NY 14240 Homeq
Acct No xxxxxxxxx2795
Attn: Bankruptcy Department
1100 Corporate Center
Raleigh, NC 27607

Homeq
Acct No xxxxxxxx4724
Attn: Bankruptcy Department
1100 Corporate Center
Raleigh, NC 27607

Homeq Acct No xxxxxxxx2795 P.o. Box 13716 Sacramento, CA 95853

Homeq
Acct No xxxxxxxx4724
P.o. Box 13716
Sacramento, CA 95853

Hsbc Bank Acct No xxxxxxxx0866 Po Box 5253 Carol Stream, IL 60197

Hsbc/qvc Acct No xxx9133 90 Christiana Rd New Castle, DE 19720

Hsbc/rs
Acct No xxx7883
90 Christiana Rd
New Castle, DE 19720

IRS
PO Box 21126
Insolvency
Philadelphia, PA 19114-0326

Lasale Nt Bk
Acct No xxxxxxxxxxx9684
Attn: Bankruptcy
5501 S Kedzie Ave
Chicago, IL 60621

Lasale Nt Bk
Acct No xxxxxxxxxx9684
135 S. Lasalle St
Chicago, IL 60603

Macys/fdsb Acct No xxxxxxxx2136 Macy's Bankruptcy Po Box 8053 Mason, OH 45040

Macys/fdsb Acct No xxxxxxxx2131 Macy's Bankruptcy Po Box 8053 Mason, OH 45040

Macys/fdsb Acct No xxxxxxxxx7520 Macy's Bankruptcy Po Box 8053 Mason, OH 45040

Macys/fdsb Acct No xxxxxxxx2120 Macy's Bankruptcy Po Box 8053 Mason, OH 45040

Macys/fdsb Acct No xxxxxxxxx7530 Macy's Bankruptcy Po Box 8053 Mason, OH 45040

Macys/fdsb Acct No xxxxxxxx2136 9111 Duke Blvd Mason, OH 45040

Macys/fdsb Acct No xxxxxxxx2131 9111 Duke Blvd Mason, OH 45040

Macys/fdsb Acct No xxxxxxxxx7520 9111 Duke Blvd Mason, OH 45040

Macys/fdsb Acct No xxxxxxxx2120 9111 Duke Blvd Mason, OH 45040

Macys/fdsb Acct No xxxxxxxx7530 9111 Duke Blvd Mason, OH 45040 National City Bank Acct No xxxxxxxxx5527 Po Box 5570 Locbr-Yb58-01-3 Bankruptcy Cleveland, OH 44101

National City Bank Acct No xxxxxxxxx6175 Po Box 5570 Locbr-Yb58-01-3 Bankruptcy Cleveland, OH 44101

National City Bank Acct No xxxxxxxxx5527 150 Allegheny Center Mal Pittsburgh, PA 15212

National City Bank Acct No xxxxxxxxx6175 150 Allegheny Center Mal Pittsburgh, PA 15212

Nevada Fcu Acct No xxx7241 2645 S Mojave Rd Las Vegas, NV 89121

Nevada Federal Cred Un Acct No xxxxxxx8480 2645 S Mojave Rd Las Vegas, NV 89121

Sears/cbsd Acct No xxx2824 Po Box 6189 Sioux Falls, SD 57117

Sears/cbsd Acct No xxxx7559 Po Box 6189 Sioux Falls, SD 57117

Spiegel Acct No xxxxxx9860 Attn: Bankruptcy Po Box 9428 Hampton, VA 23670

Spiegel Acct No xxxxxx9860 101 Crossway Park West Woodbury, NY 11797 Texaco / Citibank Acct No xxxxxx1012 Attn.: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195

Texaco / Citibank Acct No xxxxxx1012 Po Box 6497 Sioux Falls, SD 57117

Valley National Financ/Chase Acct No xxxxxxxx1565 201 N Walnut St De1-1027 Wilmington, DE 19801

Valley National Financ/Chase Acct No xxxxxxxx1565 201 N Walnut St # De1-10 Wilmington, DE 19801

Victoria's Secret Acct No xxxxxxxxxxxx8088 Po Box 182124 Columbus, OH 43218

Victoria's Secret Acct No xxxxxxxxxxxx8088 220 W Schrock Rd Westerville, OH 43081

Wells Fargo Hm Mortgag Acct No xxxxxxxxx7046 Po Box 10335 Des Moines, IA 50306

Wfnnb/victorias Secret Acct No x7738 220 W Schrock Rd Westerville, OH 43081

Wfs Financial/Wachovia Dealer Services Acct No xxxxxxxx7045 Po Box 19657 Irvine, CA 92623

Wfs Financial/Wachovia Dealer Services Acct No xxxxxxxx7045 Po Box 1697 Winterville, NC 28590